

**STATE OF WASHINGTON
OFFICE OF THE INSURANCE COMMISSIONER**

In the Matter of

COMFORT DENTAL GOLD PLAN,
LLC,

Unauthorized Entity.

Respondent.

Order No. 15-0184

ORDER TO CEASE AND DESIST

Pursuant to RCW 48.02.080 and RCW 48.155.130(1), the Insurance Commissioner of the state of Washington ("Insurance Commissioner") orders the above-named Respondent, and its officers, directors, trustees, employees, agents, and affiliates to immediately cease and desist from:

- A. Engaging in or transacting the unauthorized business of insurance or acting as an unlicensed health care discount plan organization in the state of Washington;
- B. Seeking, pursuing and obtaining any insurance or health care discount plan business in the state of Washington;
- C. Soliciting Washington residents to purchase any insurance or health care discount plan to be issued by an unauthorized insurer or unlicensed health care discount plan organization;
- D. Soliciting Washington residents to induce them to purchase any insurance contract or health care discount plan.

BASIS:

1. The Office of the Insurance Commissioner Consumer Advocacy division received an inquiry from a consumer who wanted to know why he could not renew his membership in the Comfort Dental Gold Plan, LLC ("Gold Plan"), a Colorado-based discount plan offered only for patients at Comfort Dental clinics. There are seven such clinics in the Puget Sound area. Correspondence between the consumer and Comfort Dental's attorney revealed that he had been told that the plan had to stop operating in Washington, inasmuch as it required a license. The

Respondent had applied for a discount plan organization license in July 2014, after it was made aware of the requirement for a license, but withdrew the application in August 2014, as it was apparent by then that it would not qualify for such a license.

2. Although Respondent states that it was unaware of the requirement for licensure in Washington, it nevertheless operated a discount plan, selling 2,595 memberships in Washington for a total premium of \$257,016 for the previous three years. On August 29, 2014, the Respondent ceased selling or renewing memberships. It currently extends discount price specials to the general public without a membership component.

3. The Respondent's actions described herein violate the following Insurance Code provision RCW 48.155.020 (discount plan organization license).

Any violation of the terms of this Order by the Respondent and its officers, directors, trustees, employees, agents, and affiliates or the Respondent's failure to fulfill or perform its contracts subject to this Order will render the violator(s) subject to the full penalties authorized by RCW 48.02.080, RCW 48.155.130(2) and other applicable sections of the Insurance Code of the state of Washington.

The Respondent has the right to demand a hearing in accordance with RCW 48.04.010, WAC 284-02-070 and WAC 10-08-110.

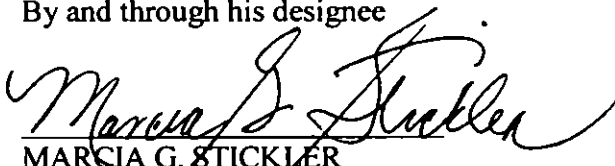
This Order shall remain in effect subject to the further order of the Insurance Commissioner.

THIS ORDER IS EFFECTIVE IMMEDIATELY AND IS ENTERED at Tumwater, Washington, this 11th day of August, 2015.



MIKE KREIDLER
Insurance Commissioner

By and through his designee



MARCIA G. STICKLER
Insurance Enforcement Specialist
Legal Affairs Division

CERTIFICATE OF MAILING

The undersigned certifies under the penalty of perjury under the laws of the state of Washington that I am now and at all times herein mentioned, a citizen of the United States, a resident of the state of Washington, over the age of eighteen years, not a party to or interested in the above-entitled action, and competent to be a witness herein.

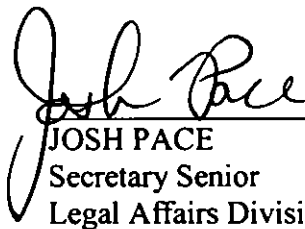
On the date given below I caused to be served the foregoing Order to Cease and Desist on the following individual(s) by email and by depositing in the U.S. mail via state Consolidated Mail Service with proper postage affixed to:

VIA US MAIL/EMAIL/

Brent E. Haden
Haden & Haden
827 E Broadway Suite B
Columbia MO 65201

brent@hadenlaw.com

Dated this 11th day of August, 2015, in Tumwater, Washington.



JOSH PACE
Secretary Senior
Legal Affairs Division